



# MVP Preferred High Deductible PPO

## Summary of Benefits

This Plan can be offered with a Health Savings Account (HSA); talk to your employer or local bank for details.

SERVICE CATEGORY <sup>1</sup>	IN-NETWORK <sup>2</sup> Using Participating Providers (see back for Network info.)	OUT-OF-NETWORK Non-Participating Providers
<b>Annual Deductible</b>	\$2,500 per individual/\$5,000 per family <sup>3</sup>	\$5,000 per individual/\$10,000 per family <sup>3</sup>
<b>Coinsurance</b>	MVP covers at 80% of allowable charges, after deductible	MVP covers at 60% of allowable charges, after deductible
<b>Annual Out-of-Pocket Maximum</b>	\$5,000 per individual/\$10,000 per family <sup>3</sup>	\$10,000 per individual/\$20,000 per family <sup>3</sup>
<b>Lifetime Maximum Benefit Payable</b>	No Maximum	
<b>Preventive and Well Care Services<sup>4</sup></b> Well Baby, Child Care & Immunizations Adult Annual Physical Mammography & Prostate Cancer Screening Annual Pap Test & Ob/Gyn Exam Immunizations for Adults Colonoscopy & Sigmoidoscopy Screening for Adults Bone Density Tests	Covered in Full (Deductible does not apply)	Same as "In-Network"
<b>Hospital</b> Hospital & Outpatient Surgery <b>Physician Inpatient Care</b> (Medical/Surgical) <b>Urgent Care Center</b> <b>Ambulance</b> <b>Diagnostic X-ray &amp; Other Imaging Services<sup>5</sup></b> <b>High Tech Imaging Services<sup>5</sup></b> MRI, MRA, CT, etc. <b>Laboratory Services</b> <b>Physician Office Visits</b> <b>Second Surgical Opinion</b> (optional) <b>Chiropractic Benefit</b> <b>Physical/Occupational/Speech Therapy</b> 30 visits per member per contract year combined <b>Maternity</b> Physician Services Hospital Services <b>Mental Health &amp; Substance Abuse</b> Inpatient (covered services only) Outpatient <b>Durable Medical Equipment</b> <b>Diabetic Supplies &amp; Equipment</b> Items limited to a 31 day supply <b>Home Health Care</b> 60 visits/Contract Year <b>Routine Vision Exam</b> Contract limits apply <b>Emergency Room (ER) Visit</b>	MVP covers at 80% of allowable charges, after deductible	MVP covers at 60% of allowable charges, after deductible
<b>Eyeglasses and Contact Lenses</b> Once every 2 calendar years	\$100 allowance, after In-Network deductible	
<b>Prescription Drug Benefit<sup>6</sup></b> (must use a participating pharmacy) Tier 1 Tier 2 Tier 3	20% copay after deductible is met 20% copay after deductible is met 40% copay after deductible is met	Covered "In-Network" only

<sup>1</sup>Some services are subject to notification requirements, e.g. Prior Authorization. See your Certificate of Coverage under *How This Policy Works* details.

<sup>2</sup>A network provider must deliver all care. MVP's High Deductible Health Plan's include National Network coverage. Your payment is the Copay listed or the actual cost of the service, whichever is less.

<sup>3</sup>How the family Aggregate deductible works: For this plan, one or more family members' covered expenses must meet the family deductible amount (outlined above) each Contract Year before MVP will make benefit payments for all the members of a family. All family members' expenses are subject to the Family annual out-of-pocket amount and, except for Preventive and Well Care Services, to the Family deductible amount.

<sup>4</sup>This represents a partial list of preventive services covered under this Plan. MVP will also cover all preventive services as required under the Patient Protection and Affordable Care Act of 2010 (PPACA). For a full listing of the PPACA preventive services, including any applicable limitations, please visit [www.healthcare.gov](http://www.healthcare.gov).

<sup>5</sup>X-rays usually require two providers' services, one for taking the X-ray, the other for interpreting results. Payments for each may apply and are based on where the work was done.

<sup>6</sup>Certain prescription drugs require Prior Approval before dispensing. As a guide, visit [www.mvphealthcare.com](http://www.mvphealthcare.com), and click on the *Member* tool bar, then click the *Pharmacy Tab* and look under Drug Coverage for the Formulary (covered drugs) chart. Drugs listed with the "#" indicator require Prior Approval.

**This Summary of Benefits chart is intended to provide a general outline of MVP coverage. In the event of any conflict between this document and your Certificate of Coverage, Schedule and any applicable rider(s), your Certificate of Coverage, Schedule, and rider(s) will be controlling. For details, call 1-800-TALK-MVP (1-800-825-5687), option #2.**

## Here's how it works

Welcome to a new generation of health plans – built around the way you live your life. Each comes with unique features and valuable tools. From a company known for great customer service. Truly dedicated to helping you take on life and live well. All MVP Preferred PPO options come with these advantages:

- You can see any provider in-network with no referrals
- Access to our national network – more than 500,000 doctors, hospitals and specialists nationwide
- Comprehensive coverage – from preventive and sick care to emergency
- Great service for you and your family – the answers, expert guidance and personal support you need

## Take advantage of our health management and wellness programs

### Personalized Support Condition Health and Case Management Programs

If you are living with a physical or mental health concern, call **1-866-942-7966** for guidance and support. Working in partnership with your doctor, we can help you with:

- Asthma
- Cancer (Oncology)
- Chronic Obstructive Pulmonary Disorder (COPD)
- Depression
- Diabetes
- Dialysis
- Heart Events
- Heart Failure
- Low Back Pain
- (heart attack or blockages)

We also offer services to help members whose needs require different resources than those provided through our condition-specific programs.

- Acute Case Management for members who have complications or other serious health concerns
- Little Footprints<sup>sm</sup> for high-risk pregnancies
- Social work services that help connect members to community resources and services

### Answers and Advice 24/7 Nurse Advice Line

Expert advice on non-emergency questions is just a phone call away, even on weekends, when you call our 24/7 Nurse Advice Line at **1-888-MVP-MBRS (1-888-687-6277)**.

### Online Wellness Tools and Activities

This dynamic site features a Personal Health Assessment, which provides a customized health action plan to target your modifiable risk factors, as well as a variety of interactive tools, including meal planners and grocery lists, personalized cardio and resistance exercise routines, and online coaching classes that can be tailored to your unique interests and lifestyle goals.

### Exclusive Member Discounts

#### From Massage Therapy to Gym Memberships

Enjoy savings on a wide range of health and wellness products and services.

### Plus, WellStyle Extras:

#### Real Dollars for Living Well \$300 WellStyle Rewards

You can earn up to \$300 WellStyle Rewards, per subscriber per year – by completing milestone activities that show you are maintaining or improving your health. WellStyle Rewards are paid directly to members in the form of debit or gift cards.

### Expert Guidance Lifestyle Coaches

Whether you want to lower your cholesterol or get a little more active, talk to our professional Lifestyle Coaches – to help guide, motivate and facilitate your positive lifestyle changes.

## We are here for you

- Reach our Member Services Department at **1-888-MVP-MBRS**.
- Access **mvphealthcare.com** to find doctors, compare drug costs, look up benefits, change your address, research hospitals and many other time-saving services.